 Ranked one of the Top 100 Insurance Agencies in the Nation.
Six New York State Locations
National and International Partnerships through Assurex Global
HFC’s History & Core Values

• ESOP Company – Employee Owned Agency
• Corporate Culture - Empowering Individual Initiative
• Value our Partnerships
• ISO 9001 Certified and Licensed in all 50 states
• Support the Communities We Serve - Financially and Employee Service Days
Strong Support for SUNY and It’s Students

Our Role as a Trusted Advisor:

- Onsite orientations/visits
- Handling of SUNY’s student/parent emails/phone calls
- Strong advocacy on claims
- Monthly/quarterly utilization reports, bill reconciliation
- Negotiate every renewal on SUNY’s behalf
- Marketing: Design/Manage all communications of the plan
- Offerings of voluntary policies - dental, vision, life and disability.
## SUNY Claims Utilization Summary

<table>
<thead>
<tr>
<th>Plan Year</th>
<th>Loss Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016-17</td>
<td>73.38%</td>
</tr>
<tr>
<td>2015-16</td>
<td>85.26%</td>
</tr>
<tr>
<td>2014-15</td>
<td>69.95%</td>
</tr>
<tr>
<td>2013-14</td>
<td>76.29%</td>
</tr>
</tbody>
</table>
Claims By Service Category

Percentage of Total Paid by Plan Year

- AD&D
- Assistance Fees
- Doctor's Office/ Clinic/ Lab
- Evacuations and Repatriations
- Inpatient Hospital
- NY Surcharge
- Other
- Outpatient Hospital
- Pharmacy
- Student Health Center
- Unspecified
Current Health Insurance Landscape

• What is The Affordable Care Act? (ACA)

• Final Ruling from US Dept. of the Treasury, Dept. of Labor, Dept. of Health and Human Services

• NY Dept. of Financial Services
As a result of a statutory change in New York law in 2014, pursuant to Insurance Law §§3240 and 4237(a)(3)(C), a policy issued to an institution of higher education is limited to: a policy of hospital and medical expense insurance that is compliant with the Affordable Care Act (ACA) and meets other specified requirements; a policy that provides limited scope dental or vision benefits; and a policy that provides coverage only for intercollegiate sports injuries. [https://www.dfs.ny.gov/about/press/pr1803151.htm](https://www.dfs.ny.gov/about/press/pr1803151.htm)
Marketing Efforts

• **HFC is presenting renewal options from the following insurance carriers:**
  GeoBlue
  United Health Care
  Aetna
  CHP – not competitive

• **All options include:**
  International provider capability
  24/7 website accessibility to travel alerts and safety, health accessibility, drug translation guides, etc.

• **Aetna and UHC include:**
  Tel-A-Doc
  Performance Guarantee
  Rate Cap/Retrospective Arrangement
  Implementation Credit
  Dependent plan that matches student plan - benefits and rates
  Unlimited policy maximum both inbound and outbound
  Wellness coverage
  No caps on mental treatment, inter-collegiate athletics, termination of pregnancy, nursery care, and home country coverage